# The Antecedents of Sales Force Motivation:

# An Empirical Investigation in the Insurance Industry in Singapore

Anthony C. Koh Professor and Chair

Dept. of Marketing & International Business
College of Business and Innovation, University of Toledo
2801 W. Bancroft St. Toledo, OH 43606-3390, USA
Tel: 1-419-530-2287 E-mail: Anthony.Koh@Utoledo.Edu

Bashar S. Gammoh (Corresponding author)

Dept. of Marketing & International Business

College of Business and Innovation, University of Toledo

2801 W. Bancroft St. Toledo, OH 43606-3390, USA

Tel: 1-419-530-2091 E-mail: Bashar.Gammoh@utoledo.edu

Sam C. Okoroafo

Dept. of Marketing & International Business

College of Business and Innovation, University of Toledo

2801 W. Bancroft St. Toledo, OH 43606-3390, USA

Tel: 1-419-530-4398 E-mail: Sam.Okoroafo@Utoledo.Edu

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#### **Abstract**

This study examines the influence of personal, organizational, and cultural factors on sales force motivation on a sample from the insurance industry in Singapore. In addition, this paper examines the moderating effects of some demographic characteristics on the relationships between antecedents of sales force motivation and sales force motivation. Results indicate that cultural values, personal variables, and organizational work setting do affect sales people motivation. In addition, our results support a moderation effect of gender and marital status in our model.

Keywords: Sales force management, Cultural factors, Sales force motivation

#### 1. Introduction

Over the past decade, with an annual rate of close to 8 percent, countries in Southeast Asia experienced an era of rapid economic growth. The boom transformed the lives of tens of millions of people, as billions of dollars were poured into modern new city centers and new industries. As innovators in Southeast Asia, Singapore (in the 1960's) followed by Malaysia (1970's) benefited the most from foreign investment as the United States and European countries sought educated and cheap labor for their industries. This boom has given to an affluent and growing middle class, and Asian consumers have now acquired new tastes and lifestyles. More Asians than ever now travel overseas, either because of business, education, or leisure. In the wake of this prosperity, rapid industrialization and globalization, managers of western-based multinational corporations need to know if the underlying culture-related work values in Asia are changing with the economic tide, and if so, whether sales force management practices should be modified in order to maintain or enhance worker motivation to achieve continued high sales force performance (Piercy et al. 2011; Rouziès and Macquin 2003).

The purpose of this study is to take a "snap-shot" of the current culture-related work values in Singapore to

determine if work-related norms have shifted in the midst of economic prosperity and rapid environmental changes, and to determine the degree to which major demographic and structural antecedents (such as value differences, personal variables, and organizational work setting) impact salespeople motivation. Singapore was selected for the study because the nation has gone through a longer period of economic growth and prosperity than any other nations in Southeast Asia. In particular, Singapore achieved an economic growth of 14.7 % in 2010 (compared to -1.3% in 2009), experienced continuing strengthening of its currency from Singapore dollars (SGD) 1.74 to USD 1.00 in 2000 to SGD 1.29 to USD 1:00 in January 2010, and had annual unemployment rate of 2.2% (December 2010) (Ministry of Trade and Industry, Singapore, 3 January 2011; Ministry of Manpower, Singapore, 31 January 2011). Singapore was also the envy of the world, as economic planners and experts worldwide traveled to Singapore to learn about success factors in economic restructuring and privatization, and in social welfare and housing. Economic successes in Singapore were fueled by rapid industrialization and exports in high technology products.

## 2. Literature Review and Research Hypotheses

National culture can be defined as the values, beliefs and assumptions learned in early childhood that distinguish one group of people from another (Beck and Moore, 1985) or the collective mental programming (software of the mind) of the people in an environment (Hofstede, 1980; 1991). One of the basic issues in cross-cultural management research is to determine the extent culture impacts on an individual's behavior in the workplace (Adler, 1983), and in an era of increasing global competition, it is imperative for management to understand such cultural issues.

Much has been written over the past 50 years about the determinants of salespeople's performance. Churchill, Ford, Hartley, and Walker (1985) conducted a search of the published and unpublished literature on sales management and uncovered 116 articles. Their findings indicate that the major determinants of salesperson performance are: (1) role variables, (2) skill, (3) motivation, (4) personal factors, (5) aptitude, and (6) organizational/environmental factors. However, in the extant literature, there is relatively scarce research findings reported on how much of the variation in sales force motivation and performance is associated with cultural factors influencing in Asian countries. To fill this gap, the present study investigated the impact of selected antecedents on sales force motivation in the insurance industry in Singapore, and focused on three major determinants: (1) cultural values, (2) personal variables, and (3) organizational work setting, as depicted in Figure 1. In addition, the research also investigated the moderating impact of gender and marital status on these antecedents in influencing sales force motivation. The next section provides the conceptual framework and operationalization of variables used in this study.

# 2.1 Motivation and Personal Variables

Theories of job performance offer that motivation is a key determinant of performance (Weitz et al., 1986). The role of motivation in the work context has been studied to understand what causes employees to try hard to do well, or more specifically what causes the arousal, direction, and persistence of voluntary actions that are goal directed (Mitchell, 1982). The "motives" that include needs, desires, wishes, drives, instincts, wants and so forth are understood as innate or learned (Herzberg et al., 1959). Those factors have an activating, energizing, and goal-directing effect on behavior, generally maintaining it until the goal has been attained (Kornadt et al., 1980, p. 224). Organizations try to influence work performance in adopting measures to control behaviors, and in sales organizations, the primary mechanism used has been motivation (Chonko, 1986). In this context, sales managers are very interested to determine whether motivation is a major predictor of sales people performance. According to Churchill et al. (1985), it was not until the 1950s that researchers empirically explored motivation as a predictor of sales performance. Smith et al. (2000) focused on motivation issues that might increase a desire to increase aggregate performance resulting from a sales territory realignment. In investigating the relationship between performance and satisfaction in sales force management, Bagozzi (1980) concluded that job satisfaction does not necessarily lead to better performance. He further proposed that the key determinant of performance is self-esteem, and suggested that management should enhance self-esteem by regularly providing positive reinforcement in the form of personal recognition and monetary rewards, as well as socially visible acknowledgement of good performance. At the same time, Bagozzi offered that salespeople should be taught to value self-awareness and reflection. Becherer et al. (1982) found that job-related factors impact upon the satisfaction and motivation of sales representatives. In a study of life insurance sales people, Jobber and Lee (1994) concluded that there are significant differences between the factors sales management perceive as motivator and those the sales force regard as important for their motivation. They recommended that sales management must periodically check their assumptions about what motivates their salespeople. Given the importance of motivation as a predictor of sales force performance, the present study examines motivation as the dependent variable, with the goal of determining major factors that drives strong motivation that leads to higher sales performance.

Personal variables are intra-individual factors that might be related to salespeople's performance but which are not part of the aptitude, skill level, motivation, and role perceptions components. Singaporeans are known to be hard workers and will do their very best to get ahead of others in society. This "hard work" mindset has given rise to a very Singaporean concept of "kiasu" (or afraid to lose out), and this intrinsic personal motivator is one of the driving forces that has made Singapore's economic development a success story. Based on the above findings regarding the impact of motivation and personal variables on performance, we propose the following hypotheses H1 and H2:

H1: Value of work will have a positive and significant effect on sales force motivation.

H2: Loyalty to firm will have a positive and significant effect on sales force motivation.

#### 2.2 Organizational Work Setting

Organizational characteristics also have a significant impact on individual values and attitudes (Badawy, 1980; Hall, 1987; Redding, 1976). However, these characteristics are often ignored in cross-cultural value research (Ronen and Shenkar, 1985). Hence, cross-cultural studies may be more useful by examining the influence of the organizational culture on the behavior of workers. If individual (salesperson) and organizational goals could be integrated, then sales performance would surely increase to an optimum level. According to Sekaran and Snodgrass (1986), when the internal structural factors of the organization are congruent with the cultural orientations of its members, then the values and behavioral tendencies of the organizational members are likely to be conducive to achieving the organization's goals. Both Sekaran and Snodgrass believe that it is much easier to manipulate the internal structure of the organization which is probably under the control of management than trying to change the culture or the behavioral tendencies of organizational members. Ingram and Bellenger (1983) concluded age, job tenure, income level, specific self-esteem, compensation plan base, recognition rate, and promotion opportunity rate are significantly related to reward valences (increased pay, increased job security, increased recognition, promotion, liking and respect, sense of accomplishment, and increased personal growth). Thus, we arrive at hypotheses H3:

H3: Organizational work setting will have a positive and significant effect on sales force motivation.

#### 2.3 Cultural Values

Values are defined as "a standard that guides and determines action, attitudes toward objects and situations ideology, presentations of self to others, evaluations, judgments, justifications, comparisons of self with others, and attempts to influence others" (Rokeach, 1973, p. 25). Since values represent a meeting point between the individual and society, values research is potentially well suited to explore cross-cultural variations within an interdisciplinary framework, by articulating the goals of cultural anthropology, sociology, and psychology: "The concept of values supplies a point of convergence for the various specialized social sciences, and is a key concept for integration with the study in humanities" (Kluckohn, 1951, p. 389). Hofstede (1980) conducted one of the early empirical studies of national cultural traits and came up with four independent dimensions of national culture: Power Distance, Individualism/Collectivism, Uncertainty Avoidance, and Masculinity/Femininity. Previous research supports the influence of cultural variables on sales people behavioral strategies and performance (Rouziès and Macquin 2003; Jaramillo et al., 2005). For example, Jaramillo et al. 2005 findings suggest a stronger relationship between organizational commitment and outcomes for collectivist cultures as compared to individualistic cultures. For the purpose of this study, only two dimensions, power distance and individualism/collectivism will be investigated. The concept of power distance describes the extent to which society accepts inequalities in power that exist among people. A high power distance society accepts inequality of power as given, and accepts the notion that "the boss is boss and is always right." The Confucian code of conduct observed by many Singaporeans may lead one to conclude that the power distance in Singapore is high; however, this power distance gap has been significantly tempered with the establishment of a republic form of government (rather than monarchial), high wealth and achieving the status of a developed economy, and a service-dominated and open globalized economy. The practice of promotion and rewards based on individual meritocracy has also tempered the collectivistic culture of Singapore. Singaporeans, while very conscious about sacrificing individual freedom for the good of society, are very goal and wealth oriented, and have accepted that rewards go to those who perform, and not based just on seniority and age. Thus, we arrive at the following two hypotheses:

*H4:* Power distance will have a positive and significant effect on sales force motivation.

*H5:* Individualism will have a positive and significant effect on sales force motivation.

#### 2.4 Gender and Marital Status

With rapid industrialization and exponential growth in the services sector, more women are entering the Singapore workforce. Previous researches suggest the important role that individual characteristics (e.g., gender, marital status) play in influencing sales people motivation and performance (e.g., Jaramillo et al., 2005; Deeter-Schmelz and Sojka, 2007). In addition, as in other industrialized countries, the trend toward feminizing the nation's industrial sales forces has spawned research studies investigating gender-related differences impacting sales force management strategies. In a study of gender differences in selling, Siguaw and Honeycutt (1995) reviewed extant findings that female sales representatives report lower job satisfaction, lower role clarity, and greater propensity to leave the organization (Bush and Bush, 1978; Fugate et al., 1988; Gable and Reed, 1987; Kennedy and Lawton, 1992); Swan et al., 1978; and Weaver, 1974). In a study investigating the relationship between personal and organizational characteristics and the attractiveness of various rewards, Ingram and Bellenger (1983) concluded that marital status, family size, vocational maturity, and earnings opportunity ratio are not significantly related to the reward valences. The study by Siguaw and Honeycutt (1995) provide more insights and contradictory findings: (a) their overall MANOVA analysis indicated no significant differences in the dependent variables examined; and, (b) univariate ANOVA indicate some gender-related differences on a selected set of variables, via: role clarity (with male sales representatives experiencing a greater degree of role conflict and ambiguity), and female sales representatives reported engaging in a significantly higher level of customer-oriented selling than men. Contextualizing the situation to Singapore, it is in the authors' opinion that Singapore is more masculine (aggressive in orientation) than feminine (nurturing and caring), and that males play a more dominant role both at work and in the family. Thus, we arrive at hypotheses H6 and H7:

*H6:* Gender will moderate the relationships proposed in our model.

*H7:* Martial status will moderate the relationships proposed in our model.

## 3. Research Methodology

# 3.1 Sample and Sample Characteristics

The sample consists of sales personnel from the life insurance industry in Singapore. A convenience sample was utilized in that these sales personnel were approached through the researchers' personal contacts. Questionnaires were distributed to salespeople in cooperating firms in Singapore. A total of 60 questionnaires were distributed, and 45 usable questionnaires were returned for a response rate of 75.0%. Confidentiality was assured and maintained by use of blank return envelopes so that respondents could not be identified. Of the total sample respondents, 51.1% were male and 46.7% female; 64.4% were married and 35.6% were never married. The average age of respondents was 34.5 years. The percentage of the salespeople with at least a college degree was 40.5%, and they average 7.1 years of sales experience.

# 3.2 Measures

The constructs in this study were measured with multiple-item scales drawn from published research. Scales (see Appendix 2) for the antecedents of sales force motivation were modified versions of multi-item scales found in the sales management or marketing literature. Value of work consisted of a two-item scale; loyalty to firm consisted of a two-item scale; and organizational work setting consisted of a five-item scale. We used a three-item scale for power distance and a three-item scale for individualism. Finally, we measured our dependent variable using a six-item scale. All items were measured using five-point Likert-type (agree-disagree) scales. Appendix 2 includes measures reported in this study.

#### 4. Results

#### 4.1 Measurement Assessment

Psychometric analysis of the multi-item measures indicated reliable scales for all study measures. The observed coefficient alphas ranged from 0.67 to 0.74. Principal component analysis indicated that the items for each measure converged to a one-factor solution with percentage of variance explained ranging from 55% to 72%. Table 1 contains the correlation matrix and summary statistics for study measures. Summated scales for each measure were calculated based on the average score for the items comprising each measure.

# 4.2 Hypotheses Testing

Our study was designed to test the influence of personal variables (value of work and loyalty to firm), organizational work setting, and cultural values (power distance and individualism) on sales force motivation. As such, we entered these five variables simultaneously into a multivariate regression model to determine their impact on sales force motivation. As summarized in Table 2, our results show that each of our variables

significantly affect sales force motivation.

More specifically, Hypotheses 1 and 2 proposed a significant positive effect of both personal variables (value of work and loyalty to firm) on sales force motivation. H1 and H2 were supported as the results indicate that the coefficient for the effects term is positive and statistically significant for each hypothesis ( $\beta_{\rm H1}$  = 0.32, p = .007;  $\beta_{\rm H2}$  = 0.36, p = .006). Hypothesis 3 predicted a significant effect of organizational work setting on sales force motivation. This hypothesis was also supported. The results indicate that organizational work setting is significantly and positively related to sales force motivation ( $\beta_{\rm H3}$  = 0.23, p < .048). Hypotheses 4 and 5 predicted a significant positive effect of both cultural values (power distance and individualism) on sales force motivation. Based on the results, a significant positive influence of both cultural values on sales force motivation was found ( $\beta_{\rm H4}$  = 0.28, p = < .017;  $\beta_{\rm H5}$  = 0.26, p = < .035). In addition, a significant portion of the variance in sales force motivation was explained by the five variables in our model (Adjusted R2 positive = 0.55). The moderating effect of gender and marital status levels in the relationships between the antecedents and motivation will be discussed in the next section.

Moderation analyses: In H6 and H7, we proposed that gender and marital status will moderate the relationships in our model such that the relative influence of the independent variables on sales motivation would vary across gender and marital status levels. The five antecedents (value of work, loyalty to firm, organizational setting, power distance, and individualism) were entered simultaneously into a multivariate regression model for each of the moderator levels to determine their impact on motivation. Our approach to establishing the moderation effect of gender and marital status in our model relies on testing the difference in the regression parameters between the two corresponding levels of each moderator (Cohen and Cohen, 1983). Table 3 shows the standardized beta coefficients and t-values for both the male and female groups and statistical tests for differences between group parameter estimates. While Table 4 shows the same statistics for both the married and non-married groups. Based on the Chow test, we found some of the regression estimates to be significantly different across the levels of each of our moderating variables. For gender, regression estimates were significantly different between male and female groups for Value of work, organizational setting, and power distance (see Table 3). Importantly, the significance of each of the antecedents and its relative importance as a predictor of sales force motivation changed between male and female groups. More specifically, power distance was the only significant predictor of motivation for the males group; whereas, Value of work, loyalty to firm, and organizational setting were significant predictors of sales force motivation for the female group. For marital status, regression estimates were significantly different between married and not-married groups for all study antecedents except for value of work (see Table 4). Importantly, the significance of each of the antecedents and its relative importance as a predictor of sales force motivation was reversed between married and not-married groups. More specifically, value of work, loyalty, and organizational setting were significant predictors of motivation for the married group; whereas, power distance and individualism were the only significant predictors of sales force motivation for the not-married group. Thus, the significant predictors were completely reversed between marital status groups. Despite this, a significant portion of the variance in motivation was explained in each level of the moderator variables (Adjusted R2 male = 0.66 and Adjusted R2 female = 0.75; Adjusted R2 married = 0.63 and Adjusted R2 not-married = 0.44). Our analysis confirms a moderation effect for gender and marital status on the relationships in our model. This supports H6 and H7. In next section, we discuss our results and provide some directions for future research.

#### 5. Discussion

In support of findings reported in the literature, this study found that personal variables, cultural values, and organizational work setting affect salespersons' motivation. All together, these antecedents accounted for 55% of the variance in sales people motivation. In addition, our findings support a moderation effect for gender and marital status on the relationships reported in our study. Sales people in the sample feel that it is important to clearly know the organization's goals and objectives, for these factors do motivate them to better performance. Consistent with the findings of Sekaran and Snodgrass (1986), it is imperative for management ensure congruity between the internal structural factors of the organization with the cultural expectations/orientation of its members. Our findings suggest that the goals of the individuals and company must be compatible in order to effective higher organizational productivity. In line with this proposition, we deem that organizations must be effective in communicating their mission, provide incentives for good performance, and be supportive of their sales force.

A closer evaluation of the cultural traits influencing performance revealed that Singaporean salespeople have high regard for the value of work and are loyal to the organization. In addition, our findings also showed that power distance and individualism are two important cultural variables that motivate Singaporean sales people. With respect to gender, our findings also showed that value of work and loyalty to firm influenced the motivation of

female sales people more than their male counterparts. In addition, while higher levels of power distance positively motivated the male sale person, power distance has the opposite effect on the motivation of female sales people. With respect to marital status, our findings show that while both cultural variables (i.e., power distance and individualism) had no influence on motivating married sales people, the same variables had a positive and significant effect in motivated never married sales people. Our findings provide more support for previous work in sales force management that found some differences in motivational factors and perceptions based on marital status and between male and female sales representatives.

#### 6. Conclusion

The findings of our study concluded that in the insurance industry within an Asian context (i.e., Singapore), cultural values, personal variables and organizational work setting do affect sales people motivation. In addition, gender and marital status differences moderate the influence of such antecedents on motivation. As a management tool, motivation has been frequently used to influence the level of performance in industrial sales force, and the study's findings that cultural, personal, and organizational factors are linked to performance would be useful to sales manager in recruiting and training management within the insurance industry in Singapore. In particular, antecedents with relatively high mean scores could be included in the list of interviewing questions in order to recruit sales personnel with potential for better performance. Other managerial implications include the necessity for management within the insurance industry to modify its organizational practices in order to adapt to the cultural norms of its sales force, and moderated by gender and marital status. Laurent (1983) found that employees working in multinational firms in different countries retained their culturally specific ways of work behavior in spite of common management policies and procedures, and such practices impact positively on the firms' return on investment and other performance measures. In sum, the results of this study suggest that cultural, personal, and organizational factors do influence sales performance within the insurance industry in Singapore. However, the generalizability of our results is limited to the sample investigated (i.e., insurance industry in Singapore) and should be interpreted in caution. Future research is encouraged to replicate our findings using sales force samples from different industries across different countries. In addition, future research is encouraged to expand our model and investigate other potential variables that might influence sales people motivation. For example, our study focused on the influence of power distance and individualism as two potential cultural variables that influence sales force motivation, future studies could examine the influence of uncertainty avoidance or long-term orientation on sales force motivation (Hofstede, 1980).

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Table 1. Descriptive statistics and correlations

Variables	M	SD	1	2	3	4	5	6
1. Motivation	4.32	.42						
2. Value of Work	4.24	.65	.54 <sup>a</sup>					
3. Loyalty to Firm	3.98	.93	.58 <sup>a</sup>	.30 a				
4. Organizational Setting	3.82	.66	.39 <sup>a</sup>	.09	.21			
5. Power Distance	3.15	.48	.22	.12	14	.05		
6. Individualism	3.86	.61	.36 <sup>a</sup>	.08	.33ª	.10	17	

<sup>&</sup>lt;sup>a</sup> Correlation is significant at the .05 level

Table 2. Multiple regression results

	Dependent Variable						
		Motivation					
Independent Variables	ß a	<i>t</i> -value	P				
H1: Value of Work	.32	2.88	.007				
H2: Loyalty to firm	.36	2.95	.006				
H3: Organizational Setting	.23	2.05	.048				
H4: Power Distance	.28	2.50	.017				
H5: Individualism	.26	2.20	.035				
Adjusted R <sup>2</sup>	.55						

Note: standardized β coefficients are reported.

Table 3. Regression results (H6) – the moderation effect of gender

	Dependent Variable					
	Motivation				Difference <i>t</i> –tests <sup>a</sup>	
	Male (n = 23)		Female $(n = 22)$		Pooled	
Independent Variables	ß d	<i>t</i> -value	ß d	<i>t</i> -value	error <sup>b</sup>	t –value <sup>c</sup>
Value of work	.13	.87	.46	3.72 <sup>e</sup>	.070	-2.29 <sup>e</sup>
Loyalty to firm	.33	1.88	.43	2.96 <sup>e</sup>	.055	018
Organizational setting	.06	.40	.24	2.28 <sup>e</sup>	.067	-1.55 <sup>f</sup>
Power distance	.73	4.85 <sup>e</sup>	23	- 1.85	.097	2.58 <sup>e</sup>
Individualism	.23	1.47	.15	1.10	.076	.486
Adjusted R <sup>2</sup>	.66		.75			

Note: <sup>a</sup> See Cohen and Cohen (1983); <sup>b</sup> Standard error of the estimate from pooled data; <sup>c</sup> Negative *t*-values indicate the female estimate was higher than the male estimate; <sup>d</sup> standardized  $\beta$  coefficients are reported; <sup>e</sup> < .05; <sup>f</sup> p < .10.

Table 4. Regression results (H7) – the moderation effect of marital status

	Motivation				Difference <i>t</i> –tests <sup>a</sup>		
	Married Not Married		Married	Pooled			
	(n :	= 28)	(n = 17)		error <sup>b</sup>	<i>t</i> –value <sup>c</sup>	
Independent Variables	ß d	<i>t</i> -value	ß d	<i>t</i> -value			
Value of work	.37	2.78 <sup>e</sup>	.25	1.18	.070	1.11	
Loyalty to firm	.43	2.61 <sup>e</sup>	.21	1.09	.055	1.71 <sup>e</sup>	
Organizational setting	.32	2.46 <sup>e</sup>	.10	.47	.067	2.03 <sup>e</sup>	
Power distance	.04	.32	.67	3.13 <sup>e</sup>	.097	-4.62 <sup>e</sup>	
Individualism	.14	.97	.43	2.02 <sup>e</sup>	.076	-2.24 <sup>e</sup>	
Adjusted R <sup>2</sup>	.63		.44				

Note: <sup>a</sup> See Cohen and Cohen (1983); <sup>b</sup> Standard error of the estimate from pooled data; <sup>c</sup> Negative *t*-values indicate the not married estimate was higher than the married estimate; <sup>d</sup> standardized  $\beta$  coefficients are reported; <sup>e</sup> p < .05; <sup>f</sup> p < .10.

### Appendix 1: Sample Measurement Items \*

# Motivation:

I work because it gives me a sense of accomplishment.

It makes me feel good after a hard day's work.

I think that working makes me feel that I am somebody important.

#### Value of Work:

I value work and take pride in my work.

I feel very involved in my job.

# Loyalty to Firm:

It bothers me quite a lot when I hear someone criticizing my company in general.

If I have a son or daughter, I would approve for them to work for the company I am working for.

#### Organizational Setting:

Both the company and I are working together toward the same goals.

I know this organization's goals and objectives.

This organization has a pleasant working environment.

If you have a good idea to increase sales, management will listen and support it.

# Power Distance:

Employees in my company should participate more in the decisions made by management.

I'm afraid to express disagreement with my manager.

#### Individualism:

Decisions made by me are usually of higher quality than decisions made by groups.

In order to get ahead in the industry, knowing influential people are usually more important than my ability.

Note: \* All measures use five-point Likert scales anchored by (1 ="strongly disagree," and 5 = "strongly agree").

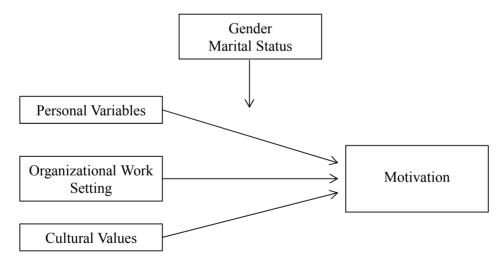


Figure 1. Antecedents of Sales Force Motivation